

From: Roger Alley, Wynantskill, NY
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Virtually everyone in this country uses a bank/institution for their finances. To have those institutions "gouge" the public without most people even knowing it is an abuse of trust.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mr. Roger Alley
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